

although I am not opposed to the amendment.

The Acting CHAIR. Without objection, the gentlewoman from Alabama is recognized for 5 minutes.

There was no objection.

Mrs. ROBY. Mr. Chair, I support Ms. JACKSON LEE's amendment requiring a GAO study. It is always helpful to require more information on the efficiency of a new law. This study will provide useful information to determine whether this legislation has proven to be the meaningful tool that we anticipate it will be. I commend Ms. JACKSON LEE for introducing this amendment and for her commitment to combating sex trafficking.

Mr. Chair, I yield 3 minutes to the gentlewoman from Missouri (Mrs. WAGNER).

Mrs. WAGNER. Mr. Chair, I thank the gentlewoman from Alabama for yielding.

Mr. Chair, in recent years, sex trafficking has moved from the streets to the internet. The National Center for Missing and Exploited Children has witnessed an 846 percent increase in suspected child sex trafficking reports. Eighty-one percent of these reports concern online trafficking facilitated by websites that help traffickers post advertisements of child victims.

I find it hard to imagine that if a neighborhood business hosted a slave auction, the auctioneer would not be considered liable. But that is actually what is happening with websites like backpage.com and hundreds others.

I have spoken with State and local prosecutors across America who want to hold online advertisers accountable for facilitating traffic and promoting prostitution, but they cannot.

Section 230 has been interpreted so broadly that courts have ruled in favor of backpage.com in criminal and civil cases, despite the website's clear criminal conduct. These rulings defy congressional intent.

Twenty-two years ago, Senator Jim Exon from Nebraska, the sponsor of the Communications Decency Act, stated that "the information superhighway should not become a red-light district."

Section 230 was an amendment to the CDA that intended to motivate websites to screen explicit content in "good faith," and to shield websites from unfair liability for third-party content. However, section 230 was never intended to shield websites from liability for criminal conduct.

Congress did not intend to allow businesses to commit trafficking crimes online that they could never commit offline. It never meant to imply that criminal conduct can hide behind the defense of legitimate publishing or editing.

H.R. 1865 is a long-overdue clarification of section 230 explaining to America's courts that State and local prosecutors are not handcuffed from protecting their communities and that the State laws should be freely enforced

against websites that unlawfully promote prostitution and sex.

Mr. Chair, the Jackson Lee amendment will help us track the use of this new crime, and I am delighted to support it. I thank the gentlewoman for offering it.

Mr. Chair, I am horrified that children and adults are sold on the internet like a T-shirt or takeout. I am horrified that human beings are sold with impunity and have no access to justice.

Today, please vote "yes" for justice.

Mrs. ROBY. Mr. Chair, I reserve the balance of my time.

Ms. JACKSON LEE. Mr. Chair, how much time is remaining on each side?

The Acting CHAIR. The gentlewoman from Texas has 3 minutes remaining. The gentlewoman from Alabama has 2 minutes remaining.

Ms. JACKSON LEE. Mr. Chair, I yield 1 minute to the gentlewoman from Ohio (Mrs. BEATTY).

Mrs. BEATTY. Mr. Chair, I thank the gentlewoman for yielding. More importantly, I thank her for her amendment. As the lead Democrat sponsor of this bill, I proudly join her with that amendment.

Like my colleague Congresswoman ROBY said, it is always good when you have a great bill that you can have an amendment that asks for a study to make sure that it is effective.

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Lastly, let me just say, I thank the Congresswoman for sharing those stories, whether it is the story of Cathy, whether it is the story of Erika, or in my district, Theresa, it makes me proud to stand with her. And I thank her not only for this amendment but for her work in judiciary because what we know her amendment will do, it will protect the innocent.

Mrs. ROBY. Mr. Chair, I reserve the balance of my time.

Ms. JACKSON LEE. Mr. Chair, does the gentlewoman have any additional speakers?

Mrs. ROBY. Mr. Chair, I have no additional speakers.

Ms. JACKSON LEE. Mr. Chair, I yield myself such time as I may consume. I will close at this time.

Mr. Chair, I thank the gentlewomen from Ohio and from New York. I thank Congresswoman WAGNER. I thank Congresswoman LOFGREN for her concern, as evidenced by her statement, but I want to focus on building blocks, and I want to say to fight for us in the coalition of 20 that I met with.

My promise is that we are in building blocks. We are going to build on what we are doing today, and we are going to continue to mount the assault on sex trafficking and human trafficking, and we are going to literally wipe it out.

We are going to wipe it out because of Shaundra. We are going to wipe it out because of this young, beautiful lady, 16 years old, Desiree. We are going to wipe it out because of Desiree. We are going to wipe it out because of J.S. We are going to wipe it out be-

cause Desiree was found beaten, stabbed to death, after being advertised as a prostitute on Backpage. We want her mother to know that we are outraged that children are treated in this way.

My amendment will be the guidepost: Is what we are doing working? It will provide a report on the amounts of damages awarded, the restitution awarded, report the amounts that are requested by victims and the government on their behalf, the nature and description of the losses that are claimed and proven, the justification for the amounts that are requested and eventually ordered to be paid.

My amendment asks GAO to report cases that are dismissed and provide information to describing the reason for those dismissals. We don't want anything to go under the rug. Our children are too important. I would ask my colleagues to support the Jackson Lee amendment.

And in conclusion, I would say to those who I met with, to those groups around the Nation meeting in local communities thinking that they are alone fighting this dastardly act of sex trafficking and human trafficking, and, of course, a moneymaker like Backpage, you are not alone, we are starting today, we have done work before, and we are not going to stop. I will work with you for the ongoing blocks that are going to continue to stamp out online sex trafficking and human trafficking. With that, I ask for support of the legislation and my amendment.

Mr. Chair, I yield back the balance of my time.

Mrs. ROBY. Mr. Chair, I support Ms. JACKSON LEE's amendment, and I urge my colleagues to vote "yes."

Mr. Chair, I yield back the balance of my time.

The Acting CHAIR (Mr. PITTEMBERG). The question is on the amendment offered by the gentlewoman from Texas (Ms. JACKSON LEE).

The amendment was agreed to.

Mrs. ROBY. Mr. Chair, I move that the Committee do now rise.

The motion was agreed to.

Accordingly, the Committee rose; and the Speaker pro tempore (Mr. DONOVAN) having assumed the chair, Mr. PITTEMBERG, Acting Chair of the Committee of the Whole House on the state of the Union, reported that that Committee, having had under consideration the bill (H.R. 1865) to amend the Communications Act of 1934 to clarify that section 230 of such Act does not prohibit the enforcement against providers and users of interactive computer services of Federal and State criminal and civil law relating to sexual exploitation of children or sex trafficking, and for other purposes, had come to no resolution thereon.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the Chair

will postpone further proceedings today on the motion to suspend the rules on which a recorded vote or the yeas and nays are ordered, or if the vote is objected to under clause 6 of rule XX.

Any record vote on the postponed question will be taken later.

### TRID IMPROVEMENT ACT OF 2018

Mr. HILL. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 5078) to amend the Real Estate Settlement Procedures Act of 1974 to modify requirements related to mortgage disclosures, and for other purposes, as amended.

The Clerk read the title of the bill.

The text of the bill is as follows:

H.R. 5078

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. SHORT TITLE.

This Act may be cited as the “TRID Improvement Act of 2018”.

#### SEC. 2. AMENDMENTS TO MORTGAGE DISCLOSURE REQUIREMENTS.

Section 4(a) of the Real Estate Settlement Procedures Act of 1974 (12 U.S.C. 2603(a)) is amended—

(1) by striking “itemize all charges” and inserting “itemize all actual charges”;

(2) by striking “and all charges imposed upon the seller in connection with the settlement and” and inserting “and the seller in connection with the settlement. Such forms”; and

(3) by inserting after “or both.” the following new sentence: “Charges for any title insurance premium disclosed on such forms shall be equal to the amount charged for each individual title insurance policy, subject to any discounts as required by State regulation or the title company rate filings.”.

#### SEC. 3. POSITIVE CREDIT REPORTING PERMITTED.

(a) IN GENERAL.—Section 623 of the Fair Credit Reporting Act (15 U.S.C. 1681s-2) is amended by adding at the end the following new subsection:

“(f) FULL-FILE CREDIT REPORTING.—

“(1) IN GENERAL.—Subject to the limitation in paragraph (2) and notwithstanding any other provision of law, a person or the Secretary of Housing and Urban Development may furnish to a consumer reporting agency information relating to the performance of a consumer in making payments—

“(A) under a lease agreement with respect to a dwelling, including such a lease in which the Department of Housing and Urban Development provides subsidized payments for occupancy in a dwelling; or

“(B) pursuant to a contract for a utility or telecommunications service.

“(2) LIMITATION.—Information about a consumer’s usage of any utility services provided by a utility or telecommunication firm may be furnished to a consumer reporting agency only to the extent that such information relates to payment by the consumer for the services of such utility or telecommunication service or other terms of the provision of the services to the consumer, including any deposit, discount, or conditions for interruption or termination of the services.

“(3) PAYMENT PLAN.—An energy utility firm may not report payment information to a consumer reporting agency with respect to an outstanding balance of a consumer as late if—

“(A) the energy utility firm and the consumer have entered into a payment plan (including a deferred payment agreement, an arrearage management program, or a debt forgiveness program) with respect to such outstanding balance; and

“(B) the consumer is meeting the obligations of the payment plan, as determined by the energy utility firm.

“(4) DEFINITIONS.—In this subsection, the following definitions shall apply:

“(A) ENERGY UTILITY FIRM.—The term ‘energy utility firm’ means an entity that provides gas or electric utility services to the public.

“(B) UTILITY OR TELECOMMUNICATION FIRM.—The term ‘utility or telecommunication firm’ means an entity that provides utility services to the public through pipe, wire, landline, wireless, cable, or other connected facilities, or radio, electronic, or similar transmission (including the extension of such facilities).”.

(b) LIMITATION ON LIABILITY.—Section 623(c) of the Consumer Credit Protection Act (15 U.S.C. 1681s-2(c)) is amended—

(1) in paragraph (2), by striking “or” at the end;

(2) by redesignating paragraph (3) as paragraph (4); and

(3) by inserting after paragraph (2) the following new paragraph:

“(3) subsection (f) of this section, including any regulations issued thereunder; or”.

(c) GAO STUDY AND REPORT.—Not later than 2 years after the date of the enactment of this Act, the Comptroller General of the United States shall submit to Congress a report on the impact of furnishing information pursuant to subsection (f) of section 623 of the Fair Credit Reporting Act (15 U.S.C. 1681s-2) (as added by this Act) on consumers.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Arkansas (Mr. HILL) and the gentleman from Minnesota (Mr. ELLISON) each will control 20 minutes.

The Chair recognizes the gentleman from Arkansas.

#### GENERAL LEAVE

Mr. HILL. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days to revise and extend their remarks and include extraneous material on this bill.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Arkansas?

There was no objection.

Mr. HILL. Mr. Speaker, I will yield myself such time as I may consume.

Mr. Speaker, I rise today in favor of my bill, H.R. 5078, the TRID Improvement Act. This important package will cut through the red tape and level the playing field for making sure that regulations are smarter, fairer, clearer, and more efficient, while, at the same time, ensure that consumers and investors are protected.

You know, Mr. Speaker, when the CFPB, the Consumer Financial Protection Bureau, was first initiated as a part of the Dodd-Frank Act, one of now-Senator ELIZABETH WARREN’s goals was simpler regulation, that we would streamline regulation, that we would take bulky complex consumer forms and make them simpler. And the TILA-RESPA, truth-in-lending form and the real estate settlement form, were examples in those early days that

they were going to make these forms simpler and easier for consumers.

Well, that is what we are talking about today, Mr. Speaker, for it did not become simpler and easier. It became costly, complex, and difficult for consumers.

Today, we are back on the floor on this issue. It is not a new issue or a new concern because the confusion related to TRID has been apparent for years.

In November 2013, the CFPB finalized TRID, combining, as I said, the truth-in-lending form with the real estate settlement procedures form necessary for consumers in this country to close a home loan to have that American Dream. The effective date for this final rule was originally set for mortgage applications received on or after August 1, 2015, but due to the administrative errors of the CFPB, the agency delayed it until October 3, 2015.

In October, the House of Representatives passed H.R. 3192, the Homebuyers Assistance Act, which I proudly sponsored, and it passed with a bipartisan vote in this House of 303-121. It would have provided a hold-harmless period for those trying to make a good faith effort to comply with this complex rule.

In April 2016, with complaints pouring in from both homeowners, homebuyers, consumers, bankers, title companies, the CFPB decided to reopen the rulemaking on TILA-RESPA and the TRID rule. The CFPB issued a final rule clarifying and amending certain mortgage disclosure provisions.

So as you can hear from this long story, Mr. Speaker, this rule is complex. So we are here today to try to fix a part of it, a small part of it that will make it easier, better, and more clearer for consumers.

The American Bankers Association stated that if there was one thing to fix about the current regulatory system, it would be the TILA-RESPA Integrated Disclosure rule, TRID—not qualified mortgage definitions, not the Volcker rule, the TRID rule. Mortgage lenders have seen regulatory change around every aspect of their lending for the last 8 years, and this rule is no exception.

Today, Mr. Speaker, over in the House Small Business Committee, the GAO testified. They have issued a report about the TILA-RESPA Integrated Disclosure rule. They told the committee today that this rule was one of the most expensive facing community banking across the country, the most burdensome.

So here, the TILA-RESPA rule before our House Small Business Committee says that we are burdening community banks, and they, in turn, are not able to do the kind of work that we want, that we expect for our homebuyers of homes across this country.

CFPB Associate Director David Silberman said the Bureau agreed with the GAO’s recommendation, that it assessed the effectiveness of the TRID